

TABLE 5a. MEDICAL BENEFITS PROVIDED BY WORKERS' COMPENSATION STATUTES

Full Medical Benefits\*

Alabama	Illinois	Nebraska	South Carolina
Alaska	Indiana	Nevada	South Dakota
Arizona	Iowa	New Hampshire	Tennessee
California	Kansas	New Mexico	Texas
Colorado	Kentucky	New York	Utah
Connecticut	Louisiana	North Carolina	Vermont
Delaware	Maine	North Dakota	Virginia
District of Columbia	Maryland	Oklahoma	Washington
Georgia	Massachusetts	Oregon	West Virginia
Hawaii	Michigan	Pennsylvania	Wisconsin
Idaho	Minnesota	Puerto Rico	Wyoming
	Mississippi	Rhode Island	United States**:
	Missouri		FECA
			LHWCA

Special Provisions

Arkansas.....	Employer liability ceases six months after injury where no time is lost from work, or six months after a claimant returns to work, or a maximum of \$10,000 has been paid, unless the employer waives rights or the Commission extends time and dollar limits.
Florida.....	After maximum medical improvement is reached, a \$10 patient copayment is required for all medical services.

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\*No time or monetary limitations.

\*\*Federal Employees' Compensation Act;  
Longshore and Harbor Workers' Compensation Act.

TABLE 5a. MEDICAL BENEFITS PROVIDED BY WORKERS' COMPENSATION STATUTES (cont.)

Special Provisions (cont.)

Hawaii.....	The frequency and extent of treatment cannot exceed the nature of injury and the process required for recovery. Special authorization is required from the Department of Labor and Industrial Relations for more than five visits to the doctor for an injury.
New Jersey.....	Employer liability ceases after \$100 has been paid for medical care; employee must petition for further treatment.
Ohio.....	After the employee has received temporary total disability compensation for 90 days, the employee must be examined by the Bureau of Workers' Compensation Medical Section to determine eligibility for continuation of compensation and the appropriateness of medical treatment being provided.
Montana.....	A claimant copayment of 20 percent of the cost of each subsequent visit to a provider (up to \$10) and \$25 for each subsequent visit to a hospital emergency department for treatment is required, unless employee uses the managed care or preferred provider organization requested by the insurer.
Tennessee.....	Medical benefits include psychological treatment if rendered by a psychologist and upon the referral by a physician. Medical treatment required for a back injury shall include a chiropractor.

TABLE 5b. METHODS OF PHYSICIAN SELECTION PROVIDED BY WORKERS' COMPENSATION STATUTES

Initial Choice	<u>Employee Choice of Physician</u>		<u>Employer Selection of Physician</u>	<u>Employer Initial Selection</u>		<u>State Agency Selects Physician</u>
	Selection from list prepared by State Agency	Selection from list maintained by employer		May be changed by State Agency	After specified periods stated in law, employee has free choice	
Alaska	District of	Georgia	Alabama 1/	Arkansas	California	Puerto Rico
Arizona 2/	Columbia	Tennessee	Florida	Colorado	Maine	
Connecticut 3/	New York	Virginia 8/	Idaho		Michigan	
Delaware			Indiana		New Mexico	
Hawaii			Iowa		Pennsylvania	
Illinois			Kansas			
Kentucky			Missouri			
Louisiana			New Jersey			
Maryland 4/			North Carolina			
Massachusetts			South Carolina			
Minnesota 5/			Utah			
Mississippi			Vermont			
Montana 6/						
Nebraska						
Nevada						
New Hampshire						
North Dakota						
Ohio						
Oklahoma						
Oregon						
Rhode Island						
South Dakota						

TABLE 5b. METHODS OF PHYSICIAN SELECTION PROVIDED BY WORKERS' COMPENSATION STATUTES (cont.)

Initial Choice	Employee Choice of Physician		Employer Selection of Physician	Employer Initial Selection		State Agency Selects Physician
	Selection from list prepared by State Agency	Selection from list maintained by employer		May be changed by State Agency	After specified periods stated in law, employee has free choice	

Texas 1/  
Virgin Islands  
Washington  
West Virginia  
Wisconsin  
Wyoming  
United States\*:  
FECA  
LHWCA

1/ Alabama - Selection of initial physician may be made by either the employer or employee for physical rehabilitation.

2/ Arizona - If employer is self-insured, employer may choose physician, except in emergencies.

3/ Connecticut - An employee has initial choice of physician only if employer does not have a managed care plan established.

4/ Maryland - Employer selection of physician is also allowed.

TABLE 5b. METHODS OF PHYSICIAN SELECTION PROVIDED BY WORKERS' COMPENSATION STATUTES (cont.)

- 5/ Minnesota - However, if there is a managed care plan in effect, employee is obligated to see a physician under the plan, unless a relationship has developed with a physician outside plan by which employee has seen the physician twice within a two-year period.
- 6/ Montana - If employee is subject to a certified managed care plan, the MCO chooses the physician.
- 7/ Texas - Employee must make a selection from a list of physicians prepared by the Workers' Compensation Commission.
- 8/ Virginia - Employer's list of physicians may also include chiropractors for treatment of employee's injuries.
- \* Federal Employees Compensation Act; Longshore and Harbor Workers' Compensation Act.